

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: REGINALD LIONEL COOPER	§	Case No.: 07-20178
	§	
	§	
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2007.
- 2) This case was confirmed on 01/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/19/2011.
- 6) Number of months from filing to the last payment: 45
- 7) Number of months case was pending: 49
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,512.00
- 10) Amount of unsecured claims discharged without payment \$ 8,796.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 33,370.58
Less amount refunded to debtor	\$ 743.90
<b>NET RECEIPTS</b>	<b>\$ 32,626.68</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,485.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,237.74
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,722.74**

Attorney fees paid and disclosed by debtor **\$ 1,015.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DRIVE FINANCIAL SVCS	SECURED	24,213.00	24,008.39	.00	.00	.00
IL STATE DISBURSEMEN	PRIORITY	1,953.00	6,730.69	6,730.69	6,730.69	.00
IL STATE DISBURSEMEN	OTHER	.00	NA	NA	.00	.00
STATE DISBURSEMENT U	OTHER	.00	NA	NA	.00	.00
NIKITA YOUNG	OTHER	.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	3,163.00	NA	NA	.00	.00
AMERICAN AGENCIES	UNSECURED	623.00	635.40	635.40	635.40	.00
BALLY'S TOTAL FITNESS	UNSECURED	780.00	NA	NA	.00	.00
SPRINT	UNSECURED	402.00	NA	NA	.00	.00
SPRINT	OTHER	.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SE	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO	UNSECURED	400.00	1,193.08	1,193.08	1,193.08	.00
CITY OF CHICAGO DEPT	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	OTHER	.00	NA	NA	.00	.00
CITY CHICAGO DEPT OR	OTHER	.00	NA	NA	.00	.00
CREDIT ACCEPTANCE CO	UNSECURED	6,432.31	6,484.99	.00	.00	.00
CREDIT ACCEPTANCE CO	UNSECURED	5,629.00	5,759.23	.00	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	750.00	1,059.81	1,059.81	1,059.81	.00
CROSS COUNTRY BANK	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	243.08	243.08	243.08	243.08	.00
FINGERHUT CREDIT ADV	OTHER	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	860.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	1,468.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	1,284.00	NA	NA	.00	.00
COM ED EXELON CORPOR	UNSECURED	418.00	NA	NA	.00	.00
NCO	OTHER	.00	NA	NA	.00	.00
NCO	OTHER	.00	NA	NA	.00	.00
NORTHSIDE L FED CRED	UNSECURED	88.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	333.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	12,109.00	13,710.01	13,710.01	13,710.01	.00
FOURSCORE RESOURCE C	UNSECURED	NA	NA	NA	.00	.00
AMERICAN EXPRESS BAN	UNSECURED	NA	4,331.87	4,331.87	4,331.87	.00
RENT A CENTER	OTHER	.00	NA	NA	.00	.00
APRIL GILLIAN	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	6,730.69	6,730.69	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	6,730.69	6,730.69	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	21,173.25	21,173.25	.00

**Disbursements:**

Expenses of Administration	\$ 4,722.74	
Disbursements to Creditors	\$ 27,903.94	
<b>TOTAL DISBURSEMENTS:</b>		\$ 32,626.68

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.